UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Benjamin J. Ginter, Esq
34 Forest Ave
Cranford, NJ 07016
T: 908-272-6565
F: 484-214-0310
Attorney for Debtor

In Re: Gina Vasquez	Case No.: _____18-32629_____ Judge: _____JKS_____ Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by _____Ocwen Loan_____ ,
    creditor,

    A hearing has been scheduled for _____May 9, 2019_____ , at __9 AM__ .

    ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

    A hearing has been scheduled for _____ , at _____ .

    ☐ Certification of Default filed by _____ ,

    I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

    ☐ Payments have been made in the amount of $ _____ , but have not
    been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows **(explain your answer)**:

☒ Other **(explain your answer)**:
Payments were made to the lender but apparently the loan was transferred to another bank. I did not know the loan was transferred and now i am trying to get back my payments and have them applied to the proper lender

3.   This certification is being made in an effort to resolve the issues raised in the certification of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: 4/25/19 _____   /s/ Gina Vasquez_____
                                                 Debtor's Signature

Date: _____   _____
                                                 Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

rev.8/1/15